

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John A. Palermo  
 Debtor

Case No. 12-20459-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Linda  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db +John A. Palermo, 1838 S. Broad Street, Philadelphia, PA 19145-2320  
 cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN 55121-7700  
 12902433 ACI, PO Box 505, Linden, MI 48451-0505  
 12902434 +Aes/benefici, 1200 N 7th St, Harrisburg, PA 17102-1419  
 12902435 +American Express, American Express Special Research, Po Box 981540,  
 El Paso, TX 79998-1540  
 12902436 +American Home Mtg Srv, Ahmsi / Attention: Bankruptcy, Po Box 631730,  
 Irving, TX 75063-0002  
 12902438 +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 12902442 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 12902444 +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 12902445 +Budzik & Dynia, LLC, 4849 N. Milwaukee Ave., Suite 801, Chicago, IL 60630-2680  
 12902446 +Burns & Kasmen, 330 S. Warminster Rd., Suite 358, Hatboro, PA 19040-3433  
 12902450 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 12902451 +Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 12902452 +Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, Po Box 860,  
 Roanoke, TX 76262-0860  
 12902454 Commonwealth Land Title Insurance Co., 6601 Frances Street, Omaha, NE 68106  
 12902461 +Goal Financial/glels, 2401 International, Madison, WI 53704-3121  
 12902462 +Goalf/glelsi, 2401 International, Madison, WI 53704-3121  
 12902463 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13043936 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
 12902467 +MC Cassaboon, 15 Forest Gate Lane, Wilmington, DE 19810-2855  
 12902469 Pennsylvania Department of Revenue, P.O. Box 280846, Bureau of Compliance,  
 Harrisburg, PA 17128-0846  
 12902470 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908  
 12902471 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 12902472 +Tamara Baldwin, 210 Locust Street, #17F, Philadelphia, PA 19106-0139  
 12902474 Td Bank N.a., Route 70, Marlton, NJ 08053  
 12902475 +Td Rcs/jack Kellmer Co, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 12902476 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,  
 Greenville, TX 75403-5609  
 12902437 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Americas Servicing Co, 8480 Stagecoach Cir, Frederick, MD 21701)  
 12902477 +Wachov/ftu/Wells Fargo, Po Box 31557, Mac B6955-01b, Billings, MT 59107-1557  
 12902478 +Wachrl/Wells Fargo, Attn: Centralized Bankruptcy MAC R4057-0, Po Box 13765,  
 Roanoke, VA 24037-3765  
 12902479 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 129070714 +Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001  
 12902480 +Wells Fargo Bank Nv Na, Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908,  
 Portland, OR 97208-3908  
 13040455 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014,  
 3476 Stateview Boulevard, Fort Mill, SC 29715-7203  
 12902481 Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701  
 12902482 +Wfm/wbm, 3480 Stateview Blvd-Bldg 2s, Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 17 2018 02:04:30 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2018 02:03:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 17 2018 02:04:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12902439 +E-mail/Text: bnc-applied@quantum3group.com Jul 17 2018 02:04:05 Applied Card Bank,  
 Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125  
 12902441 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 17 2018 02:03:42 Asset Acceptance LLC,  
 PO Box 2036, Warren, MI 48090-2036  
 12902440 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 17 2018 02:03:42 Asset Acceptance Llc,  
 Po Box 1630, Warren, MI 48090-1630  
 12902453 E-mail/Text: megan.harper@phila.gov Jul 17 2018 02:04:29 City of Philadelphia,  
 Law Dept. Tax Unit, One Parkway Bldg., 1515 Arch Street, 15th Floor,  
 Philadelphia, PA 19102-1595  
 13017418 E-mail/Text: megan.harper@phila.gov Jul 17 2018 02:04:29  
 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,  
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
 12902447 +E-mail/Text: bankruptcy@cavps.com Jul 17 2018 02:04:04 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321

District/off: 0313-2

User: Linda  
Form ID: 138NEW

Page 2 of 3  
Total Noticed: 61

Date Rcvd: Jul 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12902448 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 02:08:37 Cap One,  
Po Box 5253, Carol Stream, IL 60197-5253  
12902449 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 02:08:07 Capital One, N.A.,  
Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
12953841 E-mail/Text: RVSVCBICNOTICE@state.pa.us Jul 17 2018 02:03:39 Commonwealth of Pennsylvania,  
Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
12902455 +E-mail/Text: mrdiscen@discover.com Jul 17 2018 02:02:56 DB Serving Corporation,  
6500 New Albany Road, New Albany, OH 43054-8730  
12948820 E-mail/Text: mrdiscen@discover.com Jul 17 2018 02:02:56 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
12902456 +E-mail/Text: mrdiscen@discover.com Jul 17 2018 02:02:56 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
12902460 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 02:07:40 Gemb/JC Penny,  
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
12902459 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 02:08:32 Gemb/care Credit,  
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
12902464 +E-mail/Text: EBN\_Notifications@OWB.com Jul 17 2018 02:03:20 Indymac Bank/Onewest bank,  
Attn:Bankruptcy, 2900 Esperanza Crossing, Austin, TX 78758-3658  
12902465 E-mail/Text: cio.bncmail@irs.gov Jul 17 2018 02:03:04 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
12902466 +E-mail/Text: cdicicco@myphillybankruptcyllawyer.com Jul 17 2018 02:02:56  
Law Offices of Christian A. DiCicco, 2008 Chestnut Street, Philadelphia, PA 19103-4535  
12902468 +E-mail/Text: eggssupportservices@alorica.com Jul 17 2018 02:03:57 NCO Financial Systems,  
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308  
13019119 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 02:08:35  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12902473 E-mail/Text: bankruptcy@td.com Jul 17 2018 02:03:49 Td Bank N.a., 32 Chestnut Street,  
Lewiston, ME 04240  
12902483 +E-mail/Text: jennifer.chacon@spservicing.com Jul 17 2018 02:04:50  
Wmc Mortgage Corp/Select Portfolio Servi, Attn: Bankruptcy Department, Po Box 65250,  
Salt Lake City, UT 84165-0250  
12902484 +E-mail/Text: jennifer.chacon@spservicing.com Jul 17 2018 02:04:50  
Wyrhsr Mtg/Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
TOTAL: 25  
\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
12902443\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
12902457\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Fia Csna/Bank of America, Attn: Bankruptcy, Po Box 15102,  
Wilmington, DE 19886)  
12951348\* Commonwealth Land Title Insurance Company, 6601 Frances Street, Omaha, NE 68106  
12953842\* Commonwealth of Pennsylvania, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
12902458 ##First Financial Asset Mgmt, Inc., PO Box 901, Fort Mill, SC 29716-0901  
TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: Linda  
Form ID: 138NEW

Page 3 of 3  
Total Noticed: 61

Date Rcvd: Jul 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Plaintiff John A. Palermo  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com  
CHRISTIAN A. DICICCO on behalf of Debtor John A. Palermo cdicicco@myphillybankruptcylawyer.com,  
christianadicicco@gmail.com;r57075@notify.bestcase.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KENYA D. BATES on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: John A. Palermo

Debtor(s)

Bankruptcy No: 12-20459-elf

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/16/18